

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **09-50381**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/23/09 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s):

Amanda Erin Rudland
aka Amanda Erin MacKinlay
PO Box 344
New Underwood, SD 57761-0344

Case Number:

09-50381

Social Security/Taxpayer ID Numbers:

xxx-xx-6204

Attorney for Debtor(s):

Rosemary E. Cotton
1719 W Main
Rapid City, SD 57702
Telephone number: 605-394-5727

Bankruptcy Trustee:

John S. Lovald
Trustee
PO Box 627
Pierre, SD 57501
Telephone number: 605-224-9137

Meeting of Creditors:

Date: **October 19, 2009**Time: **02:30 PM**Location: **515 9th Street, Rm B16, Federal Building
and US Courthouse, Rapid City, SD 57702**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:
12/18/09

To Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

225 S. Pierre St., Room 203
Pierre, SD 57501-2463
Telephone number: 605-945-4460
www.sdb.uscourts.gov

For the Court:

Frederick M. Entwistle
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 9/23/09

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) <i>or</i> to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —

CERTIFICATE OF NOTICEDistrict/off: 0869-5
Case: 09-50381User: msem
Form ID: b9aPage 1 of 1
Total Noticed: 22

Date Rcvd: Sep 23, 2009

The following entities were noticed by first class mail on Sep 25, 2009.

db Amanda Erin Rudland, PO Box 344, New Underwood, SD 57761-0344
 aty +Rosemary E. Cotton, 1719 W Main, Rapid City, SD 57702-2564
 tr +John S. Lovald, Trustee, PO Box 627, Pierre, SD 57501-0627
 ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
 954062 ACS/ED Loans, 501 Bleecker St, Utica, NY 13501-2401
 954064 Black Hills Federal Credit Union, PO Box 1420, Rapid City, SD 57709-1420
 954065 Black Hills OB/Gyn, 677 Cathedral Dr, Rapid City, SD 57701-6018
 954066 +Black Hills Pediatrics, 2905 5th St, Rapid City, SD 57701-7350
 954069 Great Western Bank, PO Box 2345, Sioux Falls, SD 57101-2345
 954070 Highmark Federal Credit Union, PO Box 2506, Rapid City, SD 57709-2506
 954071 Home Federal Bank, PO Box 5000, Sioux Falls, SD 57117-5000
 954073 +Justin Rudland, 1309 Greenbriar St., Rapid City, SD 57701-1044
 954074 Sam's Club, Attn: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104
 954076 Tom Trole, 24300 173rd Ave, Caputa, SD 57725-6603
 954077 WFFNB - Furniture First, PO Box 10475, Des Moines, IA 50306-0475

The following entities were noticed by electronic transmission on Sep 23, 2009.

954063 EDI: AMEREXP.COM Sep 23 2009 17:48:00 American Express, PO Box 650448,
 Dallas, TX 75265-0448
 954067 EDI: CAPITALONE.COM Sep 23 2009 17:48:00 Capital One Bank, Bankruptcy Dept., PO Box 5155,
 Norcross, GA 30091-5155
 954068 EDI: CHASE.COM Sep 23 2009 17:48:00 Chase, PO Box 15548, Wilmington, DE 19886-5548
 954072 EDI: RMSC.COM Sep 23 2009 17:49:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090
 954075 EDI: WTRNBANK.COM Sep 23 2009 17:48:00 Target National Bank, Bankruptcy Dept.,
 PO Box 1327, Minneapolis, MN 55440-1327
 954078 +EDI: WFFNB.COM Sep 23 2009 17:48:00 WFFNB - Maurice's, Bankruptcy Dept., PO Box 182125,
 Columbus, OH 43218-2125
 954079 +EDI: WFFNB.COM Sep 23 2009 17:48:00 WFFNB - Victoria's Secret, Bankruptcy Dept.,
 PO Box 182125, Columbus, OH 43218-2125

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2009

Signature:

